

Empower your employees with the ARCUS Financial Bank HSA

Introducing new health plan options to employees, particularly ones with the complexity of HSAs, can be a difficult process. At ARCUS Financial Bank, we realize that your business depends upon the ability to effectively and accurately communicate the details of health plans and other benefits to your employees.

Empower your employees to manage their healthcare expenses with a Health Savings Account from ARCUS Financial Bank.

Benefits

- ▶ Encourage more involvement from employees in their healthcare decisions.
- ▶ Reduce premium costs.
- ▶ Encourage greater savings from employees.

Features

- ▶ Full-featured HSA product.
- ▶ Integrated employee enrollment if coupled with an eligible WellPoint-affiliated health plan.
- ▶ Fast, online employee enrollment if coupled with non-integrated health plans.
- ▶ Online portal to manage funding and program administration.
- ▶ Comprehensive support from the HSA-dedicated ARCUS Financial Bank customer service center, including start-up training and ongoing support.
- ▶ Online knowledgebase to ensure human resources and senior management are educated.

Account features

ARCUS Financial Bank health savings accounts are FDIC-insured accounts which may be funded with pre-tax or tax deductible dollars and used to pay for healthcare expenses or invested for the long-term. ARCUS Financial Bank HSAs feature:

- ▶ FDIC insurance
- ▶ Competitive interest rates, tiered based on account balance
- ▶ Low monthly fees and transaction fees
- ▶ No minimum balance
- ▶ A variety of investment options (once a minimum balance threshold is met)
- ▶ Multiple payment options to ensure consumers can access their HSA funds when needed
- ▶ Complete online banking functionality, including electronic payment

As a bank dedicated to healthcare, ARCUS Financial Bank is committed to offering an HSA product that is full-featured, competitively priced, and among the easiest in the industry to understand and manage.

Health Savings Accounts can be complicated, and ARCUS Financial Bank strives to provide all the tools necessary to guide employers and consumers through their use:

- ▶ An HSA Knowledgebase available online to answer even the most complicated questions.
- ▶ An online portal to provide detailed information regarding accounts, allow complete account administration, and enable electronic payment of healthcare expenses.
- ▶ Customer support representatives dedicated to HSAs, ensuring they are knowledgeable and able to meet all of our customers' support needs.
- ▶ Multiple payment options to ensure consumers can access their HSA funds when needed.
- ▶ An investment program offering a variety of mutual funds in a variety of asset classes to ensure we can meet our customers' investing goals.
- ▶ Integration with many WellPoint affiliated health plans, allowing a unified view of the health plan and HSA and enabling integrated administration and support for both the health plan and HSA.

ARCUS Financial Bank — Making healthcare finance easy.

HSA Knowledgebase

ARCUS Financial Bank's online HSA Knowledgebase is a dynamic tool covering the latest in HSA rules, regulations, and use. The Knowledgebase allows consumers to instantly find the answer to virtually any question regarding their HSAs.

Consumer online banking functionality

ARCUS Financial Bank offers comprehensive online banking functionality to give our customers full control of their HSA accounts. Features allow consumers to:

- ▶ Make real-time balance inquiries
- ▶ Submit electronic payments to healthcare providers
- ▶ View real-time transaction history
- ▶ Download transaction information into MSN® Money or Quicken®
- ▶ View check images, previous statements, and tax documents
- ▶ Transfer funds to/from investment accounts
- ▶ View investment account cash balance and net asset value
- ▶ Manage investment account funds allocation

MSN is a registered trademark of Microsoft Corporation in the United States and/or other countries.
Quicken is a registered trademark of Intuit, Inc.

Tools for employers

As dedicated as ARCUS Financial Bank is to its account holders, we are equally dedicated to ensuring that the needs of our employers are met. We offer a full suite of employer tools, including:

- ▶ An online portal to manage funding and program administration. Through the portal, employers can:
 - Manage the funding of employee HSAs
 - Review employer funding and transaction history
- ▶ An online knowledgebase to ensure human resources and senior management are educated about the ARCUS Financial Bank HSA and can communicate accurately with employees.
- ▶ Presentations and brochures to enable employers to educate their employees about HSAs and effectively communicate the advantages and potential uses.

Consumer and employer support

ARCUS Financial Bank operates a dedicated customer support center in Chicago, Illinois to ensure that we meet all of our consumers' and employers' needs in a timely, accurate, and efficient manner. We strive to satisfy our customers by providing:

- ▶ 24 hour automated phone access to account balance and transactions.
- ▶ Live phone support from 8:30am to 7:00pm Eastern Standard Time.

Our customer support representatives are HSA experts, dedicated to healthcare banking, and can handle even the most detailed questions regarding a consumer's HSA or an employer's program. ARCUS Financial Bank provides a level of knowledge and support beyond what is possible with a general-purpose financial institution.

Payment options

ARCUS Financial Bank offers a full array of payment options to ensure that our customers can easily utilize their HSA dollars. Unlike other medical spending accounts, no claim forms are required to use HSA funds.

ARCUS Financial Bank HSA Visa® Debit Card: A convenient vehicle that enables our customers to access and use their HSA funds immediately at any point-of-service location that accepts Visa debit cards. Locations may include physicians, pharmacies, alternative medicine providers, and other healthcare practitioners and retail locations.

Additionally, funds may be accessed at any ATM displaying the Visa, Accel/Exchange®, Interlink®, or Plus® logos.

Checks: Checks provide a convenient way to use HSA funds to pay for eligible healthcare expenses. They are widely accepted, and check information and images can be accessed via the ARCUS Financial Bank online banking portal.

Electronic payment: The ARCUS Financial Bank online banking portal enables consumers to pay for eligible expenses through electronic payment.

Investment options

Once a minimum balance threshold is reached, ARCUS Financial Bank offers its customers the opportunity to invest a portion of their account funds in a variety of mutual funds investing in a variety of asset classes.

Mutual funds provide customers with additional options in managing their tax-advantaged assets. Please see our website at www.arcusfinancial.com for more information.

NOTE: Investments in mutual funds are not insured, issued or guaranteed by the Federal Deposit Insurance Corporation; not deposits in or other obligations of ARCUS Financial Bank and are not guaranteed by ARCUS Financial Bank; but are subject to investment risks, including fluctuations in value and the potential loss of the principal amount invested. Individuals invest at their own risk. Fund ratings represent past performance and are not a guarantee of future results. Investment returns and principal value will fluctuate and investors' shares, when sold, may be worth more or less than their original cost.

Advantages of the ARCUS HSA integrated with a health plan

In addition to the features listed above and available to all ARCUS Financial Bank HSA customers, some WellPoint-affiliated health plan members can take advantage of a set of features unavailable from other HSA providers. Advantages of the integration between health plans and the ARCUS Financial Bank HSA include:

- ▶ An integrated application process, allowing employees to apply for and enroll in an HDHP and HSA in one step.
- ▶ Integrated customer support, allowing employees to receive support for their health plan and HSA by simply using one telephone number. Enrolling in a competitor's HSA product would require employees to call their health plan for health plan support and their bank for HSA support, with the correct numbers to call unclear at times.
- ▶ Integrated online tools, allowing employees to receive support for and administer their health plan and HSA through one site. Additionally, employees are provided with a full picture of their healthcare services and spending. Such information is simply not possible with a separate HSA product.

ARCUS Financial Bank was created to provide an experience and level of support to WellPoint's affiliated health plan members that is unprecedented and unachievable with 3rd party HSA products.